

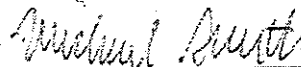
DECLARATION OF MICHAEL SUERTH

I, Michael Suerth, pursuant to 28 U.S.C. § 1746, do hereby declare under penalty of perjury that the following statement is true and correct and, if called to testify, my testimony would be as follows:

1. I am over the age of 18, have personal knowledge of and am competent to testify to the facts set forth herein.
2. I am the Senior Vice-President of Finance, CFO and Treasurer for American Service Insurance Company ("ASI").
3. I am familiar with the Program Manager Agreement ("PMA") between and among ASI, NAFTA General Agency and Underwriters MGA, Inc. and guaranteed by Ramon Villarreal.
4. I am familiar with the definitions of Losses Incurred and Premiums Earned within Endorsement D to the PMA.
5. I have directed that the Losses Incurred and Premiums Earned by ASI under the PMA for 2006 and 2007 be calculated in accord with the definitions set forth in the PMA and have supervised the process whereby those figures have been calculated.
6. As of October of 2007, the total Losses Incurred by ASI under the PMA for 2006 were \$512,980. As of October of 2007, the total Premiums Earned by ASI under the PMA for 2006 were \$392,874. The resulting 2006 loss ratio for the PMA (obtained by dividing the 2006 Losses Incurred by the 2006 Premiums Earned) is 130.6%.
7. As of October of 2007, the total Losses Incurred by ASI under the PMA for 2007 were \$2,833,515. As of October of 2007, the total Premiums Earned by ASI under the PMA for 2007 were \$1,781,650. The resulting 2007 loss ratio for the PMA (obtained by dividing the 2007 Losses Incurred by the 2007 Premiums Earned) is 159.2%.

FURTHER AFFIANT SAYETH NOT.

I declare under penalty of perjury that the foregoing is true and correct. Executed on January 21, 2008:



Michael Suerth